

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Brian Anthony Cunningham

Debtor(s)

Case No. 15 B 08292

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/09/2015.
- 2) The plan was confirmed on 07/06/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/06/2015, 07/06/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 09/23/2015.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,920.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$6,920.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,503.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$224.90
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,727.90

Attorney fees paid and disclosed by debtor: \$680.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ally Financial	Secured	19,610.00	20,039.05	19,610.00	792.38	122.84
Ally Financial	Secured	20,414.00	20,469.49	20,414.00	816.76	127.93
Ally Financial	Unsecured	NA	0.00	429.05	0.00	0.00
Ally Financial	Unsecured	NA	0.00	55.49	0.00	0.00
American Student Assistance	Unsecured	46,362.00	47,460.90	47,460.90	0.00	0.00
Bureaus Investment Group Portfolio No 14	Unsecured	1,495.00	1,494.84	1,494.84	0.00	0.00
Bureaus Investment Group Portfolio No 14	Unsecured	1,477.00	1,513.46	1,513.46	0.00	0.00
Capital One	Unsecured	0.00	NA	NA	0.00	0.00
Cavalry SPV I LLC Assignee of Capital O	Unsecured	772.00	772.61	772.61	0.00	0.00
Cba Collection Bureau	Unsecured	338.00	NA	NA	0.00	0.00
City of Chicago Department of Finance	Unsecured	0.00	855.44	855.44	0.00	0.00
City of Chicago Department of Revenue	Unsecured	2,000.00	1,381.15	1,381.15	0.00	0.00
Commonwealth Edison	Unsecured	0.00	1,307.89	1,307.89	0.00	0.00
Corporate America Family CU	Unsecured	2,104.00	2,166.31	2,166.31	0.00	0.00
Corporate America Family CU	Secured	28,000.00	29,883.30	29,883.30	1,144.33	187.86
Credit Coll	Unsecured	89.00	NA	NA	0.00	0.00
Dell Financial Services	Unsecured	0.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	0.00	0.00	0.00	0.00	0.00
Internal Revenue Service	Priority	0.00	0.00	0.00	0.00	0.00
Internal Revenue Service	Unsecured	0.00	6.50	6.50	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	726.00	726.16	726.16	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	183.00	183.86	183.86	0.00	0.00
Kohls/Capone	Unsecured	0.00	NA	NA	0.00	0.00
Lakeview Loan Servicing LLC	Secured	113,924.00	112,640.66	112,640.66	0.00	0.00
Lakeview Loan Servicing LLC	Secured	12,041.39	12,041.39	12,041.39	0.00	0.00
Merchants Cr	Unsecured	128.00	NA	NA	0.00	0.00
Merrick Bank	Unsecured	1,342.00	1,010.98	1,010.98	0.00	0.00
Municipal Collections Of America	Unsecured	50.00	100.00	100.00	0.00	0.00
Municollofam	Unsecured	50.00	NA	NA	0.00	0.00
Peoples Energy Corp	Unsecured	559.00	685.46	685.46	0.00	0.00
Peoples Gas	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Portfolio Recovery Associates	Unsecured	2,392.00	2,392.11	2,392.11	0.00	0.00
Portfolio Recovery Associates	Unsecured	1,430.00	1,430.14	1,430.14	0.00	0.00
Prog Finance LLC	Unsecured	0.00	2,426.12	2,426.12	0.00	0.00
Shore Mtg Co	Unsecured	0.00	NA	NA	0.00	0.00
Tsi/980	Unsecured	1,068.00	NA	NA	0.00	0.00
Tsi/980	Unsecured	213.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	21,659.00	22,982.25	22,982.25	0.00	0.00
United States Dept Of Education	Unsecured	19,630.00	20,912.94	20,912.94	0.00	0.00
United States Dept Of Education	Unsecured	13,222.00	14,154.74	14,154.74	0.00	0.00
US Dept Of Education	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$112,640.66	\$0.00	\$0.00
Mortgage Arrearage	\$12,041.39	\$0.00	\$0.00
Debt Secured by Vehicle	\$69,907.30	\$2,753.47	\$438.63
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$194,589.35	\$2,753.47	\$438.63
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$124,448.40	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,727.90</u>	
Disbursements to Creditors	<u>\$3,192.10</u>	
TOTAL DISBURSEMENTS :		<u>\$6,920.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/21/2016

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.